

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Terrence L. Howard

CHAPTER: 13

Debtor(s) | CASE NO. 23-13369-amc


**CERTIFICATION OF NO PAYMENT ADVICES
PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)**

I, Terrence L. Howard, hereby certify that within sixty (60) days before the date of filing the above-captioned bankruptcy petition, I did not receive payment advices (e.g. "pay stubs"), as contemplated by 11 U.S.C. § 521(a)(1)(B)(iv), **from any source of employment**. I further certify that I received no payment advices during that period because:

- ☐ I have been unable to work due to a disability throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- ☐ I have received no regular income other than Social Security payments throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- ☐ My sole source of regular employment income throughout the sixty (60) days immediately preceding the date of the above-captioned petition has been through self-employment from which I do not receive evidence of wages or a salary at fixed intervals.
- ☐ I have been unemployed throughout the sixty (60) days immediately preceding the date of the above-captioned petition.
- ☒ I did not receive payment advices due to factors other than those listed above. (Please explain)
I am self-employed.

I certify under penalty of perjury that the information provided in this certification is true and correct to the best of my knowledge and belief.

Dated: Dec 28, 2023



Debtor